

THE DHANALAKSHMI BANK LTD

(Rates at a quick glance as on 15.03.2010)

Deposit Accounts

NATURE	RATE OF INTEREST		MINIMUM BALANCE		
	Normal	Senior Citizen	RURAL	Semi Urban	Urban
ACCOUNT					
Savings Bank A/c					
A.Domestic					
a.With cheque book facility	3.5	3.5	1000	1000	1000
b.Without cheque book facility	3.5	3.5			
c.No Frills Account	3.5	3.5	0	0	0
B.Non Resident					
a.NRO	3.5	-			
b.NRE	3.5	-			
Term Deposits					
A.Domestic	Rate of Interest (% P.a)				
Term Deposits (All Maturities)			Rate (% p.a) for term deposits of less than Rs.1 crore		
7 days to 14 days			2.50		
15 days to 45 days			3.00		
46 days to 90 days			4.00		
91 days to 179 days			5.25		
180 days to 365 days			6.25		
366 days to 399 days			7.00		
400 days (upto Rs.50 lakhs only)			7.50		
401 days & above upto & inclusive of 2 years			7.00		
Above 2 Year & upto and inclusive of 5 years			7.25		
Above 5 Year & upto and inclusive of 10 years			7.50		
5 year Tax Advantage Scheme			7.25		

B.Non - Resident Accounts	
a.NRO (All Maturities)	Rate (% p.a) for term deposits of less than Rs.1 crore
7 days to 14 days	2.50
15 days to 45 days	3.00
46 days to 90 days	4.00
91 days to 179 days	5.25
180 days to 365 days	6.25
366 days to 399 days	7.00
400 days (upto Rs.50 lakhs only)	7.50
401 days & above upto & inclusive of 2 years	7.00
Above 2 Year & upto and inclusive of 5 years	7.25
Above 5 Year & upto and inclusive of 10 years	7.50

- Above rates are valid for deposits below Rs.1Cr
- Senior Citizens are eligible for an additional interest rate of 0.50% p.a only for term deposits for periods starting from 180 days and above **but excluding the 400 days product.**
- Only individuals are eligible for deposits under 400 days deposit scheme

b. NRE (All Maturities)

Maturity period	Rates (%)				
12 Months and above but below 24 months	2.59				
24 Months and above but below 36 months	2.83				
36 Months and above & upto 120 months	3.44				
	Rate of Interest				
	1 year & above but < 2 years	2 years & above but < 3 years	3 years & above but < 4 years	4 years & above but < 5 years	For 5 years (Maximum)
C.FCNR					
i) USD	1.84	2.08	2.69	3.20	3.62
ii) GBP	2.30	2.57	3.11	3.58	3.94
iii) EUR	2.20	2.45	2.85	3.18	3.47
iv) CAD	2.25	2.37	2.94	3.36	3.69
v) AUD	6.05	5.99	6.22	6.50	6.65

LOANS

LOANS	RATE OF INTEREST				Processing Charges
1. Housing Loan	Upto & inclusive of Rs.20 Lakhs		More than Rs.20 Lakhs		# Above Rs.25,000/-&up to 20 lakhs processing charge is 0.50%
Floating Category	BPLR-5%		BPLR-4%		# Residential Housing Loan beyond Rs.20lakhs:1% of loan amount/Limit
Upto 5 years	BPLR-4.5%		BPLR-3.5%		
More than 5 years &upto 10 years	BPLR-4%		BPLR-3%		
2.Personal Loan					
a)Consumer Durable Loan	BPLR+2.5%				2% of loan amount
b)Personal Loan Scheme	BPLR+2.5%				2% of loan amount
3.Vehicle Loan					
a)Two Wheeler Loans	BPLR-2.5%				0.50%
b)Three Wheeler Loans					
c)For New Cars	BPLR-2.5%				0.50%
d)For Old Cars	BPLR+1%				0.50%
4.Educational Loans	Upto Rs.4.00Lakhs		Rs.4.00 lakhs up to Rs.20 lakhs		For studies in India = For studies Abroad =
	Repayable in 5-7years	Repayable in more than years	Repayable in years	Repayable in more than years	
	BPLR-3%		BPLR-2.5%		
Place of Study	Loan Amount			Repayment Period in years (After Initial Holiday)	
In India	Up to Rs.7.50 Lakhs			5-7	
	Above Rs.7.50Lakhs			5-10	
Abroad	Up to Rs.15 Lakhs			5-7	
	Above Rs.15Lakhs			5-10	

5. Dhanam Ready Money Loan	BPLR+1	
6.Dhanam Easy Loan	BPLR-3% for loan above Rs.25 lacs	
7. Dhanam Medi Clinic Finance Scheme	BPLR	
8. Dhanam Medi Equipment Finance Scheme	BPLR	
9. Dhanam Lease Loan	BPLR	
10.Dhanam Home Appliance scheme	BPLR	
11. Dhanam Kissan Card	Upto Rs.50000 – BPLR-3.50% Above Rs.50000 upto Rs.5 lakhs – BPLR-1.5% Above Rs.5 lakhs – BPLR- 0.5%.	
12. Dhanam Kissan Vahana	BPLR -2%	
13.Dhanam Demat Loan	BPLR	
14. Dhanam Bond Money	BPLR – 1.5%	

Applicable processing charges for funded limits above Rs.25, 000/-is 0.50% of loan amount

CHARGES- LOCKERS (Amount in Rs.)

Type of pocket	Revised Yearly Rent (including Service Tax)	
	for Metro & Urban Branches	for other branches
A Type (Small)	995	660
C Type (Medium)	1325	940
F Type (Large)	2870	2760
B Type	1325	940
D Type	1655	1215
E Type	2095	1765
G Type	3035	2870
H Type	3970	3750
H1 Type	2095	1985
L Type	6175	5900
L1 Type	6010	5625

The above rates are applicable with effect from 1st January 2010 for existing locker hirers and with effect from 1st December 2009 for customers newly opting for the locker facility.

SCHEDULE OF CHARGES FOR SAVINGS ACCOUNTS W.E.F MARCH 1, 2010

Sr.No	FEATURES	Simple (No Frills)	Salary	Regular	Supreme	Platinum
1	Product Code	010	011	001	009	012
ACCOUNT RELATED CHARGES						
2	Balance Required to maintain	Nil	NIL	Rs.1,000/-	Rs.10,000/-	Rs.25,000/-
3	Criteria			Average Monthly Balance	Average Monthly Balance	Average Monthly Balance
4						Sweep Out (to FD)
	Threshold	Nil	Nil	Nil	Nil	Rs.40,000/-
	Min FD	Nil	Nil	Nil	Nil	Rs.5,000/-
	Multiples	Nil	Nil	Nil	Nil	Rs.1,000/-
	Tenor of FD	Nil	Nil	Nil	Nil	1 year
	Frequency					Weekly, every Saturday EOD
5						Sweep In (to the a/c)
	Trigger	Nil	Nil	Nil	Nil	Rs.30,000/-
	Multiples	Nil	Nil	Nil	Nil	Rs.1,000/-
	Basis	Nil	Nil	Nil	Nil	Lowest Interest First, as supported by the present system
6	Account maintainence Charges	Nil	Nil	Rs.25/Quarter	Nil	Nil
7	Penal Charges (AMB Non Maintainance)	Nil	NIL	Rs.100/-monthly	Rs.200/- monthly	AMB<=50% - Rs.400/- per Month AMB>=50% but <100% - Rs.250/- per month

8	A/C Closure charges	NIL	NIL	Before 6 months: Rs. 90 After 6 months: Nil	Before 6 months: Rs. 100 After 6 months: Nil	Before 6 months: Rs. 100 After 6 months: Nil
FEES						
9	NEFT	Free from Net Banking from branch - Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.20 per transaction	Free from Net Banking; 5 Free from Branch beyond that Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.25	Free from Net Banking from branch - Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.20 per transaction	Free from Net Banking; 10 Free from Branch beyond that Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.25 per transaction	Free from Net Banking & from Branch
10	RTGS	Free from Net Banking from branch - Rs.1 lakh to Rs.5 lakh - Rs.20 per transaction; Rs.5 lakh and above Rs.45 per transaction	Free from Net Banking; 5 Free from Branch beyond that Rs.1 lakh to Rs.5 lakh - Rs.25 per transaction; Rs.5 lakh and above Rs.50 per transaction	Free from Net Banking from branch - Rs.1 lakh to Rs.5 lakh - Rs.20 per transaction; Rs.5 lakh and above Rs.45 per transaction	Free from Net Banking; 10 Free from Branch beyond that Rs.1 lakh to Rs.5 lakh - Rs.25 per transaction; Rs.5 lakh and above Rs.50 per transaction	Free from Net Banking & from Branch
11	PAP Cheque Book *	1st Cheque book free of 20leaves; Re.2 per leaf thereafter	1 Cheque book free per Quarter of 20leaves (Rs.2 per leaf)	1st Cheque book free of 20leaves; Re.2 per leaf thereafter	1 Cheque book free per Quarter of 20leaves(Rs.2 per leaf)	1 Cheque book free per Quarter of 20leaves (Rs.2 per leaf)

ANYBRANCH BANKING						
12	Cash Deposit at Non Base Branch	Allowed self Cash Deposit upto Rs.10,000/- per day	Allowed Cash Deposit up to Rs.50,000/- per day (along with Third Party Form)	Allowed Cash Deposit up to Rs.50,000/- per day (along with Third Party Form)	Allowed Cash Deposit upto Rs.50,000/- per day (along with Third Party Form). Self txn upto Rs 1 lakh	Allowed Cash Deposit upto Rs.50,000/- per day (along with Third Party Form). Self txn upto Rs 2 lakh
Third party deposits is allowed upto Rs.50,000 / branch / day along with TP form. No TP form required for single transaction < Rs25,000 / day (IT directive on PAN to be followed). For cases where cash deposit is allowed above threshold (at branch discretion), charges @Rs.2 per 1000, min. Rs.50 / txn will be levied.						
13	Cash withdrawal at Non Base Branch	Allowed self Cash Withdrawal upto Rs.10,000/- per day	Allowed Cash Withdrawal up to Rs.50,000/- per day	Allowed Cash Withdrawal up to Rs.50,000/- per day	FREE withdrawal upto Rs. 1 lakh/day Beyond that Rs.2/1000 (min-Rs.50/transaction) (Customer has to inform the branch 1 day in advance if amount >2lakhs)	FREE withdrawal upto Rs. 2 lakhs/day Beyond that Rs.2/1000 (min-Rs.50/transaction) (Customer has to inform the branch 1 day in advance if amount >2lakhs)
Third Party withdrawal allowed upto Rs.50,000/transaction only.						
14	Cash Deposit at Home Branch	No limit	No limit	No limit	No limit	No limit
15	Anywhere Banking Funds Transfer	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free

DEMAND DRAFT / PAY ORDER						
16	Charges for DD & PO at bank locations	Upto Rs.10k Rs.25 >Rs.10k - upto Rs.50k Rs. 90 >50 k - upto Rs.1 lakh Rs.175 From Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.200)	2 free DDs/POs per month. Beyond that Upto Rs.10k Rs.30 >Rs.10k - upto Rs.50k Rs. 100 >50 k - upto Rs.1 lakh Rs.200 From Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.250)	Upto Rs.10k Rs.25 >Rs.10k - upto Rs.50k Rs. 90 >50 k - upto Rs.1 lakh Rs.175 From Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.200)	3 free DDs/POs per month. Beyond that Upto Rs.10k Rs.30 >Rs.10k - upto Rs.50k Rs. 100 >50 k - upto Rs.1 lakh Rs.200 From Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.250)	5 free DDs/POs per month. Beyond that Upto Rs.10k Rs.30 >Rs.10k - upto Rs.50k Rs. 100 >50 k - upto Rs.1 lakh Rs.200 From Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.250)
17	Charges of Correspondence Banks DD	Upto Rs.10k - Rs.25 From Rs.10k to Rs.1 lakh - Rs.2.50/1000 From Rs.1 lakh to less than Rs.10 lakhs Rs.2.00/1000 (min Rs.250)	2 DDs free per month Beyond that Upto Rs.10k - Rs.30 From Rs.10k to Rs.1 lakh - Rs.2.50/1000 From Rs.1 lakh to less than Rs.10 lakhs Rs.2.00/1000 (min Rs.250)	Upto Rs.10k - Rs.25 From Rs.10k to Rs.1 lakh - Rs.2.50/1000 From Rs.1 lakh to less than Rs.10 lakhs Rs.2.00/1000 (min Rs.250)	2 DDs/POs free per month Beyond that Upto Rs.10k - Rs.30 From Rs.10k to Rs.1 lakh - Rs.2.50/1000 From Rs.1 lakh to less than Rs.10 lakhs Rs.2.00/1000 (min Rs.250)	5 DDs free per month Beyond that Upto Rs.10k - Rs.30 From Rs.10k to Rs.1 lakh - Rs.2.50/1000 From Rs.1 lakh to less than Rs.10 lakhs Rs.2.00/1000 (min Rs.250)
DDs & POs can be made for amount less than Rs.10 lakh (amount of free DD should be < Rs.10 lakh / DD)						
DEMAND DRAFT / PAY ORDER CANCELLATION / REVALIDATION AND DUPLICATE ISSUANCE						
18	Cancellation	Rs.45 per instrument	Rs.50 per instrument	Rs.45 per instrument	Rs.50 per instrument	Rs.50 per instrument
19	Cancellation & Issuance of Duplicate Instrument	Rs.90 per instrument	Rs.100 per instrument	Rs.90 per instrument	Rs.100 per instrument	Rs.100 per instrument
CHEQUE ISSUED / DEPOSITED & RETURNED UNPAID						
20	Cheque Issued & Returned (financial reasons)	Rs.225 per Cheque *	Rs.250 per Cheque	Rs.225 per Cheque	Rs.250 per Cheque	Rs.250 per Cheque
21	No charges for cheque returned for technical reasons					

22	Cheque Deposited & return	Rs.50 for Local cheque & Rs 150 for Outstation cheque	Rs.50 for Local cheque & Rs 150 for Outstation cheque	Rs.45 for Local cheque & Rs 140 for Outstation cheque	Rs.50 for Local cheque & Rs 150 for Outstation cheque	Rs.50 for Local cheque & Rs 150 for Outstation cheque
23	ECS Returns	RS.90/-	RS.100/-	RS.90/-	RS.100/-	RS.100/-
OUTSTATION CHEQUE COLLECTION						
24	Outstation Cheque Collection Charges	Upto Rs.50,000- Rs.45/instrument;Above Rs.50,000 & Upto Rs.1 Lac- Rs.90/instrument,Above Rs.1Lac- Rs.140/instrument	Free collection of 2 outstation cheque per month Beyond that Upto Rs.50,000- Rs.50/instrument;Above Rs.50,000 & Upto Rs.1 Lac- Rs.100/instrument,Above Rs.1Lac- Rs.150/instrument	Upto Rs.50,000- Rs.45/instrument;Above Rs.50,000 & Upto Rs.1 Lac- Rs.90/instrument,Above Rs.1Lac- Rs.140/instrument	Free collection of 2 outstation cheque per month Beyond that Rs.50/instrument	Free collection of 2 outstation cheque per month Beyond that Rs.50/instrument
DEBIT CARD RELATED CHARGES						
25	Debit Card Annual Fees	FREE	FREE	FREE	FREE	FREE
26	Limit of Debit Card	Rs.20,000/Day	Rs.20,000/Day	Rs.20,000/Day	Rs.50,000/Day	Rs.75,000/Day
27	Limit for POS	Rs.20,000/Day	Rs.20,000/Day	Rs.20,000/Day	Rs.50,000/Day	Rs.75,000/Day
28	Hot listing charges & Reissue Charges	No charges for Hot listing. Rs.100 levied for Reissue	No charges for Hot listing. Rs.100 levied for Reissue	No charges for Hot listing. Rs.100 levied for Reissue	No charges for Hot listing. Rs.100 levied for Reissue	No charges for Hot listing. Rs.100 levied for Reissue
29	ATM interchange (National/international)	No charges	No charges	No charges	No charges	No charges
30	ATM pin generation charges	No charges	No charges	No charges	No charges	No charges
31	Charges for per Add-On Card	Rs.100	Rs.100	Rs.100	Rs.100	1 Add on card FREE
32	Mobile Banking / SMS Banking	FREE	FREE	FREE	FREE	FREE
33	Internet Banking	FREE	FREE	FREE	FREE	FREE

34	Phone Banking	FREE	FREE	FREE	FREE	FREE
35	Reissue of internet user ID & Password	FREE	FREE	FREE	FREE	FREE
STATEMENT OF ACCOUNT						
36	Monthly	FREE	FREE	FREE	FREE	FREE
OTHER SERVICES						
37	Stop Payment	Rs 45 / Chq leaf; Rs 90 for Series	Rs 50 / Chq leaf; Rs 100 for Series	Rs 45 / Chq leaf; Rs 90 for Series	Free 1 instructions/month beyond that, Rs 50 / Chq leaf; Rs 100 for Series	Free 1 instructions/month beyond that, Rs 50 / Chq leaf; Rs 100 for Series
38	Enquires related to old record	Rs.75/request	Rs.75/request	Rs.75/request	Rs.75/request	Rs.75/request
39	ECS Charges	FREE	FREE	FREE	FREE	FREE
40	Photo attestation	Rs 45 / instance	Rs 50 / instance	Rs 45 / instance	Rs 50 / instance	Rs 50 / instance
41	Signature attestation					
42	Address attestation					
43	No dues certificate					
44	Balance Confirmation Charges					
45	Telephone/Fax Charges	On actuals, Min Rs.25	On actuals, Min Rs.25	On actuals, Min Rs.25	On actuals, Min Rs.25	On actuals, Min Rs.25
46	Standing Instruction set up/amendment	Rs.45 / SI / Amendment	Rs.50 / SI / Amendment	Rs.45 / SI / Amendment	FREE	FREE
47	Duplicate Passbook /Statement charges	Rs 45 / instance	Rs 50 / instance	Rs 45 / instance	Rs 50 / instance	Rs 50 / instance
In respect of individuals in rural areas, pensioners and senior citizens, branches should charge 5% lower than the amount mentioned (round off to the nearest Re.)						

Service tax & Edu Cess as applicable will be charged

*: As and when issued

OTHER PRODUCTS

	Product Name	Savings Bank - Senior Citizen	
48	Product Code	003	
49	Minimum Bal to be maintain	Rs. 1000/-	
50	All other Charges	Same as Dhanam Regular SB A/C (Product Code 001)	
51	Extra Benefits	2 outstation cheque collection free; 2 DDs also free (once a month)	

SCHEDULE OF CHARGES FOR CURRENT ACCOUNTS W.E.F MARCH 1, 2010

Sr.No.	FEATURES	Suvidha	Regular Current Account	Power	Super Power
	Product Code	065	053	062	064
ACCOUNT RELATED CHARGES					
1	Balance Required to maintain	NIL (upfront charge of Rs. 2,400 p.a)	Rs. 5,000/-	Rs. 50,000/-	Rs. 3,00,000/-
2	Account maintenance Charges	Nil	Rs.50/Quarter	Nil	Nil
3	Penal Charges(AMB Non Maintainance)	NIL	Rs.150/- monthly	Rs.400 monthly	AMB<=50% - Rs.1500/- per Month AMB>=50% but <100% - Rs.750/-per month
4	A/C Closure Charge	NIL	Before 6 months: Rs. 100 After 6 months: Nil	Before 6 months: Rs. 100 After 6 months: Nil	Before 6 months: Rs. 100 After 6 months: Nil
FEES					
5	NEFT	Free from Net Banking; 10 Free from Branch beyond that Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.25 per transaction	Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.25 per transaction	Free from Net Banking; 15 Free from Branch beyond that Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.25 per transaction	Free from Net Banking & from Branch

6	RTGS	Free from Net Banking; 10 Free from Branch beyond that Rs.1 lakh to Rs.5 lakh - Rs.25 per transaction; Rs.5 lakh and above Rs.50 per transaction	Rs.1 lakh to Rs.5 lakh - Rs.25 per transaction; Rs.5 lakh and above Rs.50 per transaction	Free from Net Banking; 15 Free from Branch beyond that Rs.1 lakh to Rs.5 lakh - Rs.25 per transaction; Rs.5 lakh and above Rs.50 per transaction	Free from Net Banking & from Branch
7	Personalized PAP Cheque Book	1 Cheque book (50 leaves) free; Rs.2 per leaf thereafter	Rs.2 per cheque leaf	1 Cheque book (50 leaves) free per Month; Rs.2 per leaf thereafter	4 Cheque book (200 leaves) free per Month; Rs.2 per leaf thereafter
ANYBRANCH BANKING (ABB)					
8	Cash Deposit at Non Base Branch	FREE Cash Deposit upto Rs.50000 Beyond that Rs.2/1000 (min-Rs.50/transaction)	Cash Deposit limit upto Rs.50K @ Rs.100/transaction	FREE upto Rs.50000 per day Beyond that Rs.2/1000 (min-Rs.50/transaction)	FREE upto Rs.2 lakhs/Day; Beyond that Rs.2/1000 (min-Rs.50/transaction)
Third Party deposit is allowed upto Rs.50,000/branch/day along with Third Party Form. No Third Party Form required for single txn < 25k /day (IT directive on PAN to be followed). No Sub-Limit for Self.					
9	Cash Withdrawal at Non Base Branch	FREE Cash Withdrawal upto Rs.50000 Beyond that Rs.2/1000 (min-Rs.50/transaction)	Cash Withdrawal limit upto Rs.50K @ Rs.100/transaction	FREE withdrawal upto Rs.1,00,000 per day Beyond that Rs.2/1000 (min-Rs.50/transaction)	FREE withdrawal upto Rs.5 lakhs/day Beyond that Rs.2/1000 (min-Rs.50/transaction) (Customer has to inform the branch 1 day in advance if amount >2lakhs)
Third Party withdrawal allowed upto Rs.50,000/transaction only.					

10	Cash Deposit at Home Branch per month	Free upto Rs. 15 lakh/month Beyond that Rs.1.5/1000 (min-Rs.50/transaction)	Free upto Rs. 7.5 lakh/month Beyond that Rs.1.5/1000 (min-Rs.50/transaction)	Free upto Rs. 20 lakh/month Beyond that Rs.1.5/1000 (min-Rs.50/transaction)	Free upto Rs. 50 lakh/month Beyond that Rs.1.5/1000 (min-Rs.50/transaction)
11	ABB Funds Transfer	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free
DEMAND DRAFT / PAYORDER					
12	Charges for DD at bank locations	10 DDs free/month beyond that Rs.50/DD	Upto Rs.10k Rs.30 >Rs.10k - upto Rs.50k Rs. 100 >50 k - upto Rs.1 lakh Rs.200 From Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.250)	20 DDs free/month beyond that Upto Rs.10k Rs.30 >Rs.10k - upto Rs.50k Rs. 100 >50 k - upto Rs.1 lakh Rs.200 From Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.250)	FREE (sub-limit of 20 DDs/Day)
13	Charges of Correspondence Banks DD		Upto Rs.10k Rs.30 >Rs.10k - upto Rs.50k Rs. 100 >50 k - upto Rs.1 lakh Rs.200 From Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.250)	5 DDs free/month beyond that Upto Rs.10k Rs.30 >Rs.10k - upto Rs.50k Rs. 100 >50 k - upto Rs.1 lakh Rs.200 From Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.250)	10 DDs free/month; beyond which Rs 1/1000, Min Rs 100.

14	PO Charges	10 POs free/month beyond that Rs.25/PO	Upto Rs.10k Rs.30 >Rs.10k - upto Rs.50k Rs. 100 >50 k - upto Rs.1 lakh Rs.200 From Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.250)	20 free POs per month. beyond that Upto Rs.10k Rs.30 >Rs.10k - upto Rs.50k Rs. 100 per thousand >50 k - upto Rs.1 lakh Rs.200 From Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.250)	25 free POs per month. Upto Rs.10k Rs.30 >Rs.10k - upto Rs.50k Rs. 100 per thousand >50 k - upto Rs.1 lakh Rs.200 From Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.250)
DDs & POs can be made for amount less than Rs.10 lakhs (Amount of FREE DD should be <10lakhs/DD)					
DEMAND DRAFTS / PAYORDER CANCELLATION / REVALIDATION & DUPLICATE ISSUANCE					
15	Cancellation	Rs.50 per instrument	Rs.50 per instrument	Rs.50 per instrument	Rs.50 per instrument
16	Cancellation & Issuance of Duplicate Instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument
CHEQUE ISSUED/DEPOSITED & RETURNED UNPAID					
17	Cheque Issued & Returned(financial reasons)	Rs.250 per Cheque	Rs.250 per Cheque	Rs.250/- per cheque	Rs.250/- per cheque
No charges for cheque return due to technical reason					
18	Cheque Deposited & return	Rs.50 for Local & Rs 150 for Outstation - per Cheque	Rs.50 for Local & Rs 150 for Outstation - per Cheque	Rs.50 for Local & Rs 150 for Outstation - per Cheque	Rs.50 for Local & Rs 150 for Outstation - per Cheque
19	ECS Returns	Rs.100/-	Rs.100/-	Rs.100/-	Rs.100/-
OUTSTATION CHEQUE COLLECTION					
20	Outstation Cheque Collection at Bank Locations	Rs.25 per cheque	Rs.50 per cheque	Rs.50 per cheque	FREE

21	Outstation Cheque Collection at Non Bank locations	Rs.50 per instrument (plus other bank charges)	<10K: 50/Instrument; 10K - 1Lakh: 25/Instrument; >1L: Free (Plus other Bank Chrgs)	Rs.50 per instrument (plus other bank charges)	Rs.50 per instrument (plus other bank charges)
DEBIT CARD RELATED CHARGES					
22	Debit Card Annual Fees	FREE	FREE	FREE	FREE
23	Limit of Debit Card	Rs.20,000/Day	Rs.20,000/Day	Rs.50,000/Day	Rs.1,00,000/Day
24	Limit for POS	Rs.20,000/Day	Rs.20,000/Day	Rs.50,000/Day	Rs.1,00,000/Day
25	ATM interchange (National/international)	No charges	No charges	No charges	No charges
26	ATM pin generation charges	No charges	No charges	No charges	No charges
27	Charges for per Add-On Card	Rs.100	Rs.100	Rs.100	Rs.100
28	Hot listing charges & Reissue Charges	No charges for Hot listing Rs.100 levied for Reissue	No charges for Hot listing Rs.100 levied for Reissue	No charges for Hot listing Rs.100 levied for Reissue	No charges for Hot listing Rs.100 levied for Reissue
29	Mobile Banking / SMS Banking	FREE	FREE	FREE	FREE
30	Internet Banking	FREE	FREE	FREE	FREE
31	Phone Banking	FREE	FREE	FREE	FREE
STATEMENT OF ACCOUNT					
32	Email Monthly	FREE	FREE	FREE	Daily free
33	Monthly	FREE	FREE	FREE	FREE
OTHER SERVICES					
34	Stop Payment	Rs 50 / Chq leaf; Rs 100 for Series	Rs 50 / Chq leaf; Rs 100 for Series	Rs 50 / Chq leaf; Rs 100 for Series	Free 3 instructions/month beyond that, Rs 50 / Chq leaf; Rs 100 for Series
35	Enquires related to old record	Rs.75/request	Rs.75/request	Rs.75/request	Rs.75/request

36	Standing Instruction set up/amendment	Rs.50 / SI / Amendment	Rs.50 / SI / Amendment	FREE	FREE
37	Duplicate Statement / Passbook Charges	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance
38	Photo attestation	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance
39	Signature attestation				
40	Address attestation				
41	No dues certificate				
42	Balance Confirmation Charges				
43	Telephone/Fax Charges	On actuals, Min Rs.25	On actuals, Min Rs.25	On actuals, Min Rs.25	On actuals, Min Rs.25
<i>Note: Service tax & Edu cess as applicable will be charged</i>					